

Don't buy home insurance until you read this...

2003 BUYERS' GUIDE TO HOME & RENTERS INSURANCE IN MICHIGAN



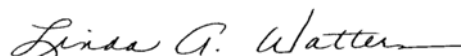
The Essential Insurance Act was designed to ensure that companies offer home insurance to Michigan citizens and develop premiums for home insurance in a fair and equitable manner. The Act enables companies to set their own rates without the prior approval of the Commissioner of the Office of Financial and Insurance Services. The original intent of the Essential Insurance Act was to give the insurers the ability to change their rates quickly, allowing them to respond to the demands of the marketplace and foster competition. However, the removal of the prior approval requirement has not kept rates at a reasonable level in recent years, as was originally intended. As a result, the Commissioner will review options and make recommendations to address this issue.

Annually, the Michigan Office of Financial and Insurance Services surveys insurance companies to find out what they charge for different individuals in different areas around the state. This rate survey is designed to show how much rates can vary from company to company and to help you find an insurer that will give you the coverage you want at the best possible rate. The rates provided in the survey reflect the rates charged by an insurer on July 1, 2003. A particular insurer may have increased or decreased rates since that date.

Because there are many factors that affect what you pay for your insurance, it is not possible to show a rate for every situation. We have instead chosen four examples to represent insurance purchasers. Each company surveyed provided a rate for the examples in the territories listed. By reviewing the rates for the example which most closely fits your insurance needs, you will be able to get a general idea of the price you would be charged by various companies. On page 8 you will find an example of how discounts may affect your rate. Be sure to ask the agent about any discounts for which you might be eligible when shopping for home insurance.

I hope that you use this guide as a tool when shopping for home insurance. Also, take the time to ask your agent specific questions regarding the policy you want. If you believe you have been unfairly denied coverage while shopping for insurance, we want to know about it. Please call us toll free at 877-999-6442 or file a formal written complaint with this office.

Very truly yours,

A handwritten signature in cursive script that reads "Linda A. Watters".

Linda A. Watters
Commissioner
Office of Financial and Insurance Services

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This consumer's guide is a publication prepared by the Michigan Office of Financial and Insurance Services. You can view more publications by visiting the Office of Financial and Insurance Services web site at

<http://www.michigan.gov/ofis>.

Any insurance consumer who needs help with an insurance problem or who feels he or she is not being treated fairly by an insurer, please call

1-877-999-6442.

WHO CAN USE THIS SURVEY?

The Buyers' Guide is a survey of rates for four sample households *eligible* for home insurance under the law. You are eligible for home insurance if you live in and rent or own one of the following:

- ✓ a house
- ✓ a condominium
- ✓ a cooperative unit
- ✓ a rented room or an apartment

You are also eligible if you own and live in a dwelling having more than one but not more than four separate living units (such as a duplex).

What About Coverage For ...

▶ **Mobile Homes?** Policies are similar to those for conventional homes, but have additional provisions specific to mobile homes. For example, they usually include the cost of moving your home to avoid damage from flood, windstorms and other specified perils.

▶ **Farms or ranches?** Policies are similar to those of homeowners but include special additions for farm or ranch buildings and equipment.

▶ **Travel trailers, camping trailers, motor homes?** They are insured under automobile or special policies.

INSURANCE ELIGIBILITY

If you are eligible under the law you cannot be denied insurance solely because of the age of your house, its location, or the type of neighborhood you live in. However, you may be considered "*ineligible*" and can be turned down for insurance if:

- ✓ Within the past 5 years, you have been found guilty of a crime (or an attempt to commit a crime) of arson, the use of explosives, or destroying property.
- ✓ Taxes on the property you want to insure are over 2 years past due.
- ✓ The property you want to insure is used for illegal or dangerous purposes.
- ✓ You refuse to buy the minimum required amount of coverage for the type of policy you want to buy.
- ✓ If your home has a physical condition which presents an extreme likelihood of a significant loss.
- ✓ Within the past 2 years your home insurance has been canceled because of non-payment of premium. This can be overlooked if you pay the entire premium on the policy you are buying in advance.
- ✓ A company requires you to be a member of a group, club or organization and you choose not to join.
- ✓ Within the past 5 years, you have been denied payment of a claim because there was evidence of arson or fraud on your part.

You may be considered "ineligible" for insurance if the value of the property you want to insure does not meet the minimum requirements for the type of policy you want to buy.

REPAIR COST POLICY

The law requires that if you want to buy a policy of this type through the regular market, the insured value of your home must be at least \$15,000.

REPLACEMENT COST POLICY

The law requires that if you want to buy a policy of this type through the regular market, the insured value of your home must be at least \$35,000.

If you find that you are ineligible for home insurance or that you do not meet a company's underwriting rules, you may want to ask your agent to apply to the **Michigan Basic Property Insurance Association (MBPIA)**. The MBPIA was created to provide property insurance to persons who cannot find insurance in the regular market.

If you qualify, you can get an insurance policy through the MBPIA. An MBPIA policy provides basically the same types of coverages as an HO-2 or HO-3 policy from regular companies (see Example 2 and 3).

ANY LICENSED AGENT CAN HELP YOU OBTAIN INSURANCE THROUGH MBPIA.

RATING TERRITORIES

The location of your home can make a difference in what you pay for home insurance in two ways:

- ① The law allows insurance companies to divide the state into *rating territories*. Each company defines its territories differently. For this rate survey, cities or locations were chosen to represent the different parts of the state.
- ② Your area's *fire protection class* also has an effect on your home insurance rate. Fire protection class is a rating based on the availability and type of fire protection in an area. Class 1 is the most protected area and Class 10 is an unprotected area. The fire protection class of each area is shown in parentheses.



Cheboygan (7)
Clare (6)
Dearborn (3)
Detroit (2)
Flint (3)
Grand Rapids (3)
Kalamazoo (3)
Lansing (3)
Livonia (4)
Marquette (5)
Saginaw (3)
Southfield (4)
Traverse City (5)
Warren (4)

Use the rates for the part of the state and fire protection class which most closely resembles the area in which you live.

DEFINITIONS

Homeowner Policies – property insurance policies that provide a package of coverage such as property damage protection, liability insurance, coverage for additional living expenses, etc.

- ▶ The different types of homeowner policies are typically identified by a form number such as a "Homeowners Form 2" or an "HO-3" (please see the box at the bottom of this page).
- ▶ Depending on the form, coverage for the building, its contents or both is provided against "all risks" or against "named perils."
- ▶ Settlements are made, up to the selected limits of the policy, on a "replacement cost", "repair cost" or "actual cash value" basis.

All Risk – coverage against "all risks" means that losses are covered for any reason except for those few specifically excluded in the policy.

Named Perils – coverage against "named perils" means that only losses from the perils listed in the policy are covered. These include fire, theft, smoke, lightning, riot, explosion, wind, falling objects, vandalism, etc.

Replacement Cost – the cost necessary to replace, repair or rebuild damaged property to its original condition with materials of the same kind and quality. For example, a hardwood floor would be repaired or replaced with the same kind of wood.

Repair Cost – the cost necessary to replace, repair or rebuild damaged property to a condition similar to what it was before the damage, using modern materials. For example, plaster walls may be replaced with drywall. The maximum amount the insured is able to collect may not be enough to repair or replace the property to its original condition.

Actual Cash Value (ACV) – the current replacement value of property less depreciation.

In this survey, examples are provided that would be covered under the following types of policies:

- ➡ an HO-6 = condominium (example 1, page 13).
- ➡ a "market value" or "repair cost" policy (example 2, page 16).
- ➡ an HO-3 = all risk (example 3, page 19).
- ➡ an HO-4 = renters (example 4, page 22).

Please refer to the examples for a detailed explanation of these types of policies.

SHOPPING FOR COVERAGE

Information You'll Need

To get an accurate quote, you will usually need this information:

- ✓ Coverage and limits you want
- ✓ Description of your home
- ✓ Loss history
- ✓ Square footage
- ✓ Fire and security devices
- ✓ Distance from the nearest fire department and hydrant

QUESTIONS TO ASK

- ✓ How much would I save if I increase my deductible?
- ✓ What is not covered?
- ✓ Is my coverage replacement cost or repair cost?
- ✓ Does coverage include water damage or sewer back-up?
- ✓ Does the policy cover my jewelry, antiques, or special collections?
- ✓ What other special coverages are available?
- ✓ What proof do I need in case of a loss?
- ✓ What discounts might I be eligible for?

EXPLANATION OF HOME INSURANCE COVERAGE TYPES

Policy forms described in this survey include the following kinds of coverages:

Dwelling (Coverage A)

Protects against loss to the structure of the dwelling. Except for the market value or repair cost policy described in Example 2 (see page 16), a loss which occurs to an insured dwelling is typically settled on a *replacement cost basis*.

Appurtenant Structures (Coverage B)

Other structures on the property, such as a detached garage, are covered for up to 10 percent of the dwelling amount.

Contents (Coverage C)

This coverage protects against loss to personal property in amounts which vary, depending on the policy form. Covered loss of personal property is usually settled on an *actual cash value basis*. However, many companies now offer replacement cost on personal property.

Off-Premises Loss

There is also protection against loss to personal property while away from the premises, such as property left in a car or hotel room. The maximum paid under this coverage is equal to 10 percent of the contents coverage amount.

Special Items

There are special limits on coverage for certain items such as money, jewelry, computers or furs. These limits vary by company and do not increase the total amount of coverage under the policy.

Additional Living Expenses (Coverage D)

This coverage pays for additional living expenses which may be incurred because of the loss to the property.

For example, if your home is partly destroyed by fire and you must live in a hotel temporarily, this coverage will pay you the difference between what it costs you to live in your home and what it costs you to live in a hotel.

The limit of coverage for the loss of use of your home varies by company and may be based either on a percentage of total coverage or a specified length of time (e.g., six months).

Liability (Coverage E)

This coverage provides protection against lawsuits, for example, from someone being injured on your property. In addition, the coverage will pay to defend you if you are sued.

The basic amount of coverage depends on the type of policy purchased, but extra coverage may be purchased for an additional premium.

Medical Payments (Coverage F)

This coverage pays for immediate care, such as first aid, ambulance charge, etc., for someone who is hurt on your property. The amount of coverage offered depends on the company.

Property of Others (Coverage G)

Depending on the company, up to \$500 in replacement cost coverage is provided for physical damage to the property of others that is caused by the insured.

Loss Assessment (Condominiums Only)

This coverage generally pays up to \$1,000 for a condominium owner's share of a loss assessment charged by the corporation or association of property owners, when the assessment is made as a result of loss to property owned by all members collectively.

Things You Can Do To Help With Future Home Insurance Claims

Don't make a tragedy worse.

The Jones family returned from a night out to find their 3-bedroom home had burned down. Their policy burned down with it and they had no proof of what their home contained. Trying to reconstruct the contents as well as the value of all the items in their home only intensified their nightmare. To this day, they are certain they did not recover nearly what they were due.

Don't let this happen to you.

Take steps now to facilitate the processing of any future claims:

- ✓ Make a written inventory of the contents of your home, and if possible, a room-by-room videotape (include closet interiors).
- ✓ Take photos of the outside of your home from several angles.
- ✓ Obtain appraisals of special valuables, such as antiques and jewelry, stamps, coins and other collections.
- ✓ Keep your policy in a safe deposit box along with the photos and appraisals or put them in a secondary location – for example, your office or a relative's or friend's home.
- ✓ Update your records periodically – at least once every three to four years.

HOW TO REDUCE YOUR PREMIUM

The rates in this survey have been determined using only the rating factors specified in each example. However, there are ways to further reduce your premium.

Increased Deductibles

Increasing your deductible can make a significant difference in the cost of your policy. Choose the largest deductible your budget can handle.

Safety Features

Many companies offer discounts for installing smoke detectors, fire extinguishers and other safety devices such as burglar alarms and heavy duty locks. If your home has these features, check with your agent about the discount options available.

Group Discounts

Several companies also offer home insurance at reduced rates to members of qualified groups, organizations, and trade or business associations.

Members of credit unions and employees of certain businesses may also be eligible for group insurance rates.

If you are a member of one of these types of groups, ask your agent if you qualify for group home insurance.

Senior Citizens

Many companies offer a discount on home insurance to senior citizens over 55 years of age. If you qualify, check with your agent to see if this discount is available from your company.



Discount amounts vary depending on the insurance company so SHOP AROUND!

HOW DISCOUNTS AFFECT YOUR PREMIUM

In the example below, a standard base rate has been chosen from one company in our consumer guide. All consumer guide rates are base rates, without discounts applied. This rate represents what a person in Detroit may have to pay for an HO-3 policy, which is found in example 3 of the guide, if they do not qualify for any discounts.

Once all the discounts are applied separately to the base rate, our example shows how dramatically the premium has changed. In this particular example, the mature discount is applied after each discount has been applied and that total deducted. You may not qualify for each of the discounts offered in this example, or your particular insurance company may not offer all of these discounts. Some offer more discounts. The example simply illustrates how important it is for each homeowner to shop for coverage with several different companies, and inquire about all discounts for which they may qualify with a company.

Base Premium		\$1510
Smoke Detector Discount	2%	-30
Deadbolt Lock Discount	2%	-30
Fire Extinguisher Discount	2%	-30
New Home Discount (New)	20%	-302
Auto/Home Multi-policy Discount	17%	-257
Life/Home Multi-policy Discount	5%	-76
Insurance Score 7	6%	<u>-91</u>
Subtotal premium		\$705
Mature 55-64 Discount	3%	<u>-212</u>
Final Premium		\$493

This particular company offers several levels of discounts for a new home. For example, a 2 year old home still has a discount, but it is somewhat lower each year, until the home reaches 10 years of age at which time the discount will end.

The Insurance Score discount is the amount of discount given for the insureds credit score. A score of "7" is a medium range discount. This company has scores ranging from "0" to "10." However, each company uses a different scoring methodology for the credit score and you will need to ask what your score may be and what discount is available.



EXTRA COVERAGES YOU CAN PURCHASE

There are many additional coverages available that aren't included in the examples. Some additional coverages you may wish to consider are:

Guaranteed Replacement Cost Coverage (Extra Expense)

Guaranteed replacement cost coverage for the dwelling may be purchased as additional coverage under certain types of homeowners policies. Under this coverage, the company guarantees that you will be protected for the full replacement cost of the house, even if that amount is higher than the policy limit. Several companies now refer to this coverage as “extra expense” coverage, since the term “guaranteed” has led to misunderstandings about the actual settlement terms of the policy.

Debris Removal

If debris removal expense plus damage to property is more than the limit of coverage selected, an additional 5 percent of the coverage limit may be available for debris removal.

Tree Removal

This coverage will pay to have damaged trees removed; the standard limit is \$500. Many companies require the tree to have actually fallen or caused damage to other property due to a covered peril before they provide the coverage.

Trees, Shrubs and Other Plants

This coverage will pay the cost to replace damaged trees, shrubs and other plants; the standard limit is \$500 per item up to an aggregate limit.

Fire Department Service Charge

This coverage pays this expense when applicable; the standard limit is \$500.

Extra coverages continued ...

Credit Card, Fund Transfer Card Forgery, Counterfeit Money

This coverage protects against the fraudulent use of credit cards or fund transfer (money machine) cards or reimburses you if you accidentally receive counterfeit money; the standard limit is \$500.

Ordinance and Law Coverage

This coverage can be very important if you own a home that is not relatively new. It provides extra coverage if your home is partially damaged and cannot be rebuilt to its original condition because of changes in the local building codes. The insurance company **will not** pay for the upgrades unless you have this additional coverage. The standard limit is 10% of the total dwelling coverage amount, but some companies will allow you to purchase larger amounts.

Personal Property Floaters

This coverage provides extra insurance, up to the value of the insured property, for items that exceed the amount listed for such property in your regular policy. You may need to purchase this additional coverage for items such as expensive jewelry, cameras, collections, laptop computers, or rare antiques. Most insurers require you to have such items appraised to determine their value at the time you purchase the insurance.

Flood Insurance

Your regular home insurance policy does not contain coverage for flood damage to your home and contents. You must purchase an additional flood insurance policy from your home insurance company or the federal government to get this coverage. Your agent should be able to advise you about how to purchase this coverage, as well as the amount of coverage you need.

HOW TO USE THE SURVEY

- Step 1** Determine which city most accurately represents the area in which you live, both in terms of fire protection class and location in the state.
- Step 2** Read the description of the four examples in the survey and choose the one which best describes your household.
- Step 3** Look at the premiums for the example you have chosen under the territory which best represents your area.
- Step 4** Compare these premiums with what you are paying for your insurance. If some are lower than your current rate, it may be an indication that you need to start shopping!
- Step 5** When you have chosen some companies to compare, check your phone pages. You should be able to find several different agents or companies to call for quotes. While not all companies have offices in all areas of the state, keep in mind that some independent agents represent several different companies.

The companies in this rate comparison are a representative sample of companies subject to the provisions of the Essential Insurance Act (EIA). There are a few companies in the state that are *exempt* from the EIA due to size or to the limited amount of home insurance business written in Michigan. Exempt companies are not included in this comparison because their rating and underwriting practices may be dramatically different from companies that are subject to the EIA. Likewise, insurers who write “group” insurance policies are also not subject to EIA and are not included in this rate survey.


THE SAMPLE HOUSEHOLDS

- ➔ There are four sample households in this survey.
- ➔ The summary on page 12 outlines the various coverages and limits provided under each type of policy.
- ➔ Annual premiums for the policy described in each example are listed, by territory, on the pages following the example.
- ➔ Read each example. This will acquaint you with several different kinds of policies and coverages, and some of the rules that pertain to them.
- ➔ Knowing about the insurance products that are available can help you buy a policy tailored to your own needs.

SUMMARY OF COVERAGES FOR SURVEY SAMPLE HOUSEHOLDS

	Example 1	Example 2	Example 3	Example 4
Dwelling	Condominium	Single Family House	Single Family House	Rental Unit
Form	HO-6	Market Value (Repair Cost)	HO-3	HO-4
Policy Limit	\$50,000	\$50,000	\$100,000	\$40,000
Deductible	\$250	\$250	\$250	\$250
Covered Loss Types				
Dwelling:	Named Perils	Named Perils	All Risks	N/A
Contents:	Named Perils	Named Perils	Named Perils	Named Perils
Settlement Basis				
Dwelling:	Replacement Cost	Repair Cost	Replacement Cost	N/A
Contents:	Actual Cash Value	Actual Cash Value	Actual Cash Value	Actual Cash Value
Coverage Amounts	(Insured's Option or 10% Policy Limit)	(100% Market Value)	(Policy Limit)	N/A
Dwelling (Coverage A):	\$5,000	\$50,000	\$100,000	
Appurtenant Structures (Coverage B):	N/A ^①	(10% Policy Limit) \$5,000	(10% Policy Limit) \$10,000	N/A ^①
Contents (Coverage C):	(Policy Limit) \$50,000	(50% Policy Limit) \$25,000	(50% Policy Limit) \$50,000	(Policy Limit) \$40,000
Off Premises Loss:	(10% Contents Limit) \$5,000	(10% Contents Limit) \$2,500	(10% Contents Limit) \$5,000	(10% Contents Limit) \$4,000
Special Items (Cash,Furs,Jewels):	Specified in Policy	Specified in Policy	Specified in Policy	Specified in Policy
Additional Living Expenses (Coverage D):	Varies by company; may either be a % of policy limit or specified length of time (e.g. 6 months).	Varies by company; may either be a % of policy limit or specified length of time (e.g. 6 months).	Varies by company; may either be a % of policy limit or specified length of time (e.g. 6 months).	Varies by company; may either be a % of policy limit or specified length of time (e.g. 6 months).
Liability (Coverage E):	\$100,000 --- Basic policy limit; varies by company. Higher limit available for additional premium.	\$100,000 --- Basic policy limit; varies by company. Higher limit available for additional premium.	\$200,000 --- Basic policy limit; varies by company. Higher limit available for additional premium.	\$100,000 --- Basic policy limit; varies by company. Higher limit available for additional premium.
Medical Payments (Coverage F):	\$1,000/person	\$1,000/person	\$1,000/person	\$1,000/person
Property of Others (Coverage G):	Up to \$500 in replacement cost.	Up to \$500 in replacement cost.	Up to \$500 in replacement cost.	Up to \$500 in replacement cost.

①Coverage not included in policy; may be purchased for added premium.



EXAMPLE ONE

A condominium insured for \$50,000 under a Homeowners Form 6 or an "HO-6" policy

An HO-6 is a condominium policy. It provides coverages similar to a renter's policy (see example 4) since the limit chosen is based on the value of the owner's personal property or contents. An HO-6, however, also provides coverage for that part of the *dwelling* that belongs to the condominium owner. This includes alterations, appliances, fixtures and improvements that are part of the building or are contained within the building.

An HO-6 also covers property that is the condominium owner's responsibility to insure under a corporation or association of property owners agreement. In this type of policy both the dwelling and the contents are covered against *named perils*.

Following a covered loss to the contents, settlement is made on the basis of *actual cash value*. A loss to the dwelling is made on a *replacement cost basis*.

The amount of coverage on the face of this policy is \$50,000. However, the amounts in coverages A and D through G (see page 5) are provided *in addition to* the amount that would be paid for loss of the contents.

If the insured in this example suffers a loss of \$50,000 to personal property, and \$5,000 to the part of the dwelling that the insured owns, he or she could collect \$55,000 plus additional living expenses, if necessary.

Example 1

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
AIU Insurance Company	194	194	296	330	214	183	183	194	194	296	330	214	183	183
Allied Property & Casualty	272	272	327	407	316	265	265	280	312	269	292	407	272	321
Allstate Indemnity Co.	348	536	937	937	348	348	348	348	348	348	536	937	536	937
Allstate Insurance Co #	348	536	937	937	348	348	348	348	348	348	536	937	536	937
American Fire & Cas Co	249	249	337	504	418	272	272	272	337	258	337	354	249	418
American Insurance Co	206	206	206	251	206	206	206	206	251	206	206	251	206	206
AMEX Assurance Co	169	180	307	300	255	160	160	208	174	191	273	255	169	165
Amica Mutual Ins Co	103	103	124	147	103	103	103	103	124	103	103	103	103	103
Armed Forces Ins Exchange	123	123	120	129	108	96	99	94	120	104	99	123	123	105
Auto Club Group Ins Co !	195	201	209	352	341	195	203	277	213	220	369	332	195	184
Auto Owners Insurance Co	229	229	282	398	338	241	246	248	248	229	282	282	229	338
Automobile Ins Co of Hartford	193	188	213	270	178	178	178	178	213	188	178	178	188	178
Badger Mutual Insurance Co	228	228	294	399	294	228	228	228	228	228	228	228	228	228
Church Mutual Ins Co	245	245	342	342	245	245	245	245	342	245	245	245	245	245
Cincinnati Insurance Company	118	116	113	121	121	113	113	113	113	116	113	113	116	113
Citizens Ins Co of America	149	152	219	261	237	133	141	141	157	160	203	296	147	165
Emcasco Insurance Co ***	204	277	221	221	221	185	185	185	221	185	185	185	185	185
Employers Mut Cas Ins Co ***	204	277	221	221	221	185	185	185	221	185	185	185	185	185
Farm Bureau General Ins of MI	175	181	252	377	333	189	201	189	159	171	252	333	171	252
Federal Insurance Co **	516	516	637	637	516	516	516	516	637	516	516	516	516	516
Fire Insurance Exchange	449	449	432	660	432	432	432	432	687	449	432	449	449	449
Frankenmuth Mutual Ins Co	161	161	320	320	320	179	163	169	163	167	220	320	151	304
Fremont Mutual Ins Co	150	183	200	400	400	167	200	167	200	134	167	200	142	200
Glens Falls Ins Co **	281	257	305	410	274	255	255	255	298	263	255	305	263	305
Grange Ins. Co. of Michigan	311	282	350	535	368	260	260	260	321	325	260	535	325	311
Great American Spirit	166	166	192	294	192	130	130	184	128	166	184	159	128	184
Great Northern Ins Co	331	331	407	407	331	331	331	331	407	331	331	331	331	331
Hamilton Mutual Ins Co ***	`	277	221	221	221	185	185	185	221	185	185	185	185	185
Harleysville Lake States Ins Co	165	165	241	367	223	159	159	180	151	151	222	230	151	230
Hartford Casualty Ins Co	185	185	238	264	264	185	238	185	238	185	238	185	185	238
Hartford Fire Insurance Co	145	145	187	208	208	145	187	145	187	145	187	145	145	187
Hartford Ins Co of the Midwest	187	187	246	273	273	187	246	187	246	187	246	187	187	246
Hastings Mutual Insurance Co	143	138	174	218	218	134	134	134	134	138	174	174	138	174
Homesite Ins Co of the Midwest	319	290	467	651	309	281	290	281	296	297	321	467	297	569
Home Owners Insurance Co	211	211	260	366	311	222	226	229	229	211	260	260	211	311
Horace Mann Insurance Co***	102	102	145	242	99	87	87	87	97	97	101	110	97	97
Liberty Mutual Fire Ins Co	218	218	370	370	237	218	218	218	233	218	218	370	218	368

Example 1 (continued)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Merastar Insurance Co.	171	204	378	367	288	171	171	171	221	171	276	378	276	367
Metropolitan Property & Cas Ins	175	151	273	322	296	151	168	189	175	168	269	238	151	258
Michigan Insurance Co	80	102	154	260	144	88	92	88	98	92	128	170	88	122
Michigan Millers Mut Ins Co	278	266	373	415	266	415	266	266	296	266	296	373	266	373
National Ben Franklin Ins Co **	281	257	305	410	274	255	255	255	298	263	255	305	263	305
Nationwide Mutual Fire Ins Co	329	307	521	595	328	307	307	307	331	307	307	521	307	516
Ohio Casualty Insurance Co	265	265	361	543	449	294	294	294	361	280	361	378	265	449
Pacific Indemnity Co	441	441	544	544	941	441	441	441	544	441	441	441	441	441
Pharmacists Mutual Ins. Co.	271	271	517	517	271	271	271	271	517	271	271	271	271	271
Pioneer State Mutual Ins Co !	143	144	144	167	159	142	143	159	144	141	159	142	141	142
Prudential Prop & Cas Ins Co	188	188	248	447	257	207	207	207	225	188	241	230	188	248
Safeco Ins Co of America	288	262	304	412	629	262	262	262	304	262	412	262	262	412
Secura Insurance Company	250	243	318	477	214	214	203	214	235	243	214	294	210	294
Secura Supreme Ins. Co.	250	243	318	477	214	214	203	214	235	243	214	294	210	294
Sentry Insurance Company	154	154	207	207	207	147	147	147	185	154	147	185	154	207
State Auto Mutual Insurance Co	319	319	359	359	319	319	319	319	359	319	319	319	319	319
State Farm Fire & Casualty	168	168	284	284	183	168	168	168	179	168	168	284	168	284
Tokio Marine & Fire Ins Co	290	261	342	400	261	261	261	261	342	261	261	261	261	261
Twin City Fire Insurance Co	185	185	238	264	264	185	238	185	238	185	238	185	185	238
United Services Auto Assoc###	146	133	165	165	137	133	137	133	137	150	142	165	142	150
USAA Casualty Ins Co ##	173	157	194	194	162	157	162	157	162	177	167	194	167	177
Vigilant Insurance Company	516	516	637	637	516	516	516	516	637	516	516	516	516	516
Westfield Insurance Co	200	200	223	223	200	200	200	200	223	200	200	200	200	200
West American Ins Co	265	265	361	543	449	294	294	294	361	280	361	378	265	449
Westport Insurance Corp	137	125	117	176	125	125	125	125	117	125	125	125	125	125

*May reflect variation in liability limit.

**May reflect variation in medical payment limit.

***May reflect variation in deductible amount

Only writes military, retired military, and family

! Different rates may apply in the same city, depending on exact location of property

No longer accepts new business

EXAMPLE TWO

A single-family house with a market value of \$50,000 and a replacement cost of \$100,000, insured under a "Market Value" or "Repair Cost" policy

This type of policy provides an amount of coverage on the dwelling that is *limited to 100 percent of the value of the home on the open market*. In this example that amount would be \$50,000. Under a market value policy, both the dwelling and contents are covered against *named perils*.

A covered loss to the dwelling is settled on a *repair cost* basis up to the maximum limit of the policy. This is why it is sometimes referred to as a "repair cost policy." Covered property losses are settled on the basis of *actual cash value*.

The replacement cost of the home in this example is \$100,000. An insured may not want or need to purchase \$100,000 of coverage on a house with a market value of only \$50,000. For this reason, a market value policy may be a more reasonable option than a replacement cost policy.

Also, some insurers do not want to insure a home on a replacement cost basis when the replacement cost is considerably larger than the market value of the property. This is because in the event of a total or near-total loss the policyholder could receive a settlement amount much greater than the home's actual worth. *If an insurer does not offer a replacement cost policy for this reason, the insurer must offer a market value policy.*

The amount of coverage on the face of this policy is \$50,000. However, the amounts in coverages B through G (see page 5) are provided *in addition to* the amount that would be paid for loss to the building. If the insured suffers a loss of \$50,000 to the building, \$15,000 to the contents and \$3,500 to the garage, he or she could collect \$68,500.

For an increased premium some companies offer a market value policy that is similar to a Homeowners Form 3 or an HO-3 policy (see Example 3). The dwelling is then covered against *"all risks."*

Example 2

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Allstate Indemnity Co	1105	1070	2439	1921	1174	1032	992	944	1029	1010	1016	2439	1139	1921
Allstate Insurance Co #	1077	1056	2250	1786	1083	981	1032	972	981	1032	1047	2250	1169	1786
Amer Bank Ins Co of FL **&***	826	826	1166	1166	826	826	826	826	1166	826	826	826	826	826
American Fire & Cas. Ins. Co.	459	459	831	1306	1021	693	701	701	748	661	705	665	459	937
AMEX Assurance Co	353	450	739	953	707	358	315	337	333	394	617	657	389	354
Auto Club Group Ins Co +	433	624	448	1586	1378	613	454	519	493	433	738	1098	646	436
Auto Owners Ins Co	602	565	854	1455	1032	637	663	663	584	554	791	794	489	899
Automobile Ins Co of Hartford	660	622	765	1228	694	649	622	649	765	622	636	636	622	636
Badger Mutual Insurance Co	499	499	583	883	583	499	499	499	499	499	499	499	499	499
Church Mutual Ins Co	248	248	301	359	307	248	248	248	301	217	248	301	248	248
Citizens Ins Co of America	548	503	1137	1747	1221	621	649	702	778	520	1037	1533	485	861
Emcasco Insurance Co ***	292	266	541	595	558	293	299	293	541	266	328	417	266	484
Employers Mut Cas Ins Co ***	292	266	541	595	558	293	299	293	541	266	328	417	266	484
Farm Bureau General Ins MI%	465	523	714	1318	982	511	626	511	419	453	714	982	453	648
Fidelity & Deposit Co. of Maryland	590	635	1044	1192	1093	589	635	659	751	657	901	1312	657	841
Fire Insurance Exchange	1632	1767	1661	2780	1785	1266	1313	1478	1090	1168	1705	1276	1483	1350
Frankenmuth Mutual Ins Co	561	561	1080	1623	1080	619	556	575	605	579	800	1080	545	1080
Fremont Mutual Ins Co	680	791	907	1814	1814	756	907	756	907	575	756	907	611	907
Grange Ins. Co. of Michigan	1874	1704	4610	5495	2400	1342	1402	1490	1773	1704	1905	5214	1704	1846
Hamilton Mutual Ins Co ***	292	266	541	595	558	293	299	293	541	266	328	417	266	484
Harleysville LakeStates Ins Co	664	606	757	1157	864	395	445	592	516	452	622	724	339	724
Hartford Accident & Indemnity	382	382	436	829	530	276	382	388	436	419	460	388	382	396
Hartford Casualty Ins Co	508	508	580	1103	705	367	508	516	580	557	612	516	508	527
Hartford Fire Insurance Co	368	368	423	787	513	267	368	375	423	406	444	375	368	382
Hartford Ins Co of the Midwest	523	434	642	1282	869	428	460	464	642	480	594	561	434	493
Hartford Underwriters Ins Co	277	277	318	592	386	201	277	282	318	305	334	282	277	287
Hastings Mutual Insurance Co	319	290	522	875	552	334	319	319	348	290	522	522	275	522
Home Owners Ins Co	552	565	786	1339	949	587	610	610	537	510	728	730	450	826
Horace Mann Insurance Co	413	413	660	1951	535	385	386	365	439	422	571	417	429	490
Liberty Mutual Fire Ins Co	647	571	934	1708	687	531	571	531	515	591	711	934	591	742
Metropolitan Prop & Cas Ins	567	453	868	1138	784	483	496	516	531	429	656	759	453	691
Michigan Insurance Co	346	436	642	1070	606	382	400	382	418	400	538	710	382	522
Michigan Millers Mut Ins Co	429	479	858	1618	778	499	525	476	528	413	740	611	413	711
Nationwide Mut Fire Ins Co	1370	1193	2083	2657	1216	1058	1193	1058	1095	1168	1156	2083	1168	1694

Example 2 (continued)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Ohio Casualty Insurance Co	495	495	894	1406	1098	745	754	754	803	711	757	717	495	1007
Pioneer State Mutual Ins Co +	379	348	365	567	563	348	356	563	365	333	563	348	333	348
Prudential Prop & Cas Ins Co	593	522	973	1104	883	537	537	537	544	635	931	794	522	673
Secura Insurance Company	869	812	1276	2187	773	743	704	773	812	812	773	1083	704	1083
Secura Supreme Ins. Co.	869	812	1276	2187	773	743	704	773	812	812	773	1083	704	1083
Sentry Insurance Company	264	264	430	562	430	302	304	302	342	263	304	392	264	374
State Auto Mutual Insurance Co	1213	1047	1254	3231	1750	1028	1072	1086	1078	1115	1386	1175	1047	1153
State Farm Fire & Casualty Co.	476	414	675	1328	441	384	414	384	363	427	591	675	427	580
Twin City Fire Insurance Co	508	508	580	1103	705	367	508	516	580	557	612	516	508	527
West American Ins Co	495	495	894	1406	1098	745	754	754	803	711	757	717	495	1007
Westfield Insurance Co	352	386	541	1081	624	396	408	362	541	460	454	499	352	478

%Quoted with Broad Form Perils

*May reflect variation in liability limit.

**May reflect variation in medical payments limit.

***May reflect variation in deductible amount.

+Different rates may apply in the same city depending on the exact location of the home. The **highest** rate for each territory is listed.

No longer accepts new business



EXAMPLE THREE

A single-family house insured for \$100,000
under a Homeowners Form 3 or an "HO-3" policy

Under an HO-3, the dwelling is covered against *all risks* and the contents are covered against *named perils*. A loss to the dwelling is settled on a *replacement cost* basis. Personal property losses are settled on the basis of *actual cash value*.

Because an HO-3 provides coverage against all types of risks to the dwelling except for those specifically excluded in the policy, it is sometimes considered to be a "deluxe" policy. Depending on the company, the policy may have some special added coverages or limits. In order to purchase this type of policy, the insurer may require an insured to purchase an amount of coverage equal to at least 70 percent of the home's full replacement cost.

The amount of coverage on the face of this policy is \$100,000. However, the amounts in coverages B through G (see page 5) are provided *in addition to* the amount that would be paid for loss to the dwelling.

If the insured in this example suffers a loss of \$100,000 to the dwelling, \$40,000 to the contents and \$7,000 to an unattached garage, he or she could collect \$147,000 plus additional living expenses, if necessary.

Example 3

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
AIU Insurance Company	648	648	781	1006	804	573	597	592	927	648	675	883	628	689
Allied Property & Casualty Ins. Co.	820	751	982	1884	896	752	797	797	955	773	923	1221	751	941
Allstate Indemnity Co	1352	1326	2799	2226	1359	1233	1296	1222	1233	1296	1314	2799	1466	2226
Allstate Insurance Co ##	1364	1338	2811	2238	1371	1245	1308	1234	1245	1308	1326	2811	1478	2238
American Fire & Cas Co	734	734	1317	2065	1615	1101	1115	1115	1186	1051	1119	1058	734	1484
AMEX Assurance Co	529	672	1093	1407	1047	538	476	508	502	591	916	974	582	531
Amica Mutual Insurance Co	411	411	969	1072	655	414	434	414	394	398	415	571	387	434
Armed Forces Ins Exchange	386	386	405	494	386	386	386	386	405	386	240	278	386	386
Associated Indemnity Ins. Co.	621	621	601	839	621	621	621	621	601	621	621	601	601	601
Auto Club Group Ins Co +	574	821	593	2328	1804	809	600	684	650	574	970	1439	852	576
Auto Owners Insurance Co	634	597	897	1521	1081	672	699	699	617	586	831	835	518	943
Automobile Ins Co of Hartford	588	555	682	1093	618	578	555	578	682	555	566	566	555	566
Badger Mutual Ins Co	608	608	709	1067	709	608	608	608	608	608	608	608	608	608
Church Mutual Ins Co	390	390	471	461	481	390	390	390	471	343	390	471	390	390
Cincinnati Insurance Company	337	392	564	787	455	390	381	446	392	357	467	392	300	392
Citizens Ins Co of America	663	609	1375	2236	1476	750	785	849	940	628	1254	1853	587	1041
Emcasco Insurance Co ***	383	349	700	768	721	384	391	384	700	349	429	542	349	626
Employers Mut Cas Co ***	383	349	700	768	721	384	391	384	700	349	429	542	349	626
Farm Bureau General Ins of MI	470	527	727	1250	935	515	600	515	385	445	727	935	445	661
Federal Insurance Co	1730	1730	1379	1958	1730	1379	1379	1379	1379	1730	1379	1577	1730	1379
Fidelity & Deposit Co. of Maryland	825	886	1441	1641	1507	825	886	919	1044	916	1247	1804	916	1166
Fire Insurance Exchange	1933	2091	1967	3280	2112	1503	1559	1752	1296	1388	2018	1516	1759	1602
Frankenmuth Mutual Ins Co	584	584	1108	1658	1108	643	580	599	628	602	825	1108	568	1109
Fremont Mutual Ins Co	713	824	945	1875	1875	790	945	790	945	603	790	945	640	945
Glens Falls Ins Co **	1314	1143	1145	2733	767	666	666	666	735	763	666	1145	763	1145
Grange Ins. Co. of Michigan	1532	1394	3756	4476	1961	1101	1149	1221	1451	1394	1558	4249	1394	1510
Great American Spirit Co.	576	526	1050	1847	1153	564	564	758	655	526	758	718	549	956
Great Northern Ins Co	798	1128	902	1276	1128	725	725	725	902	1128	902	1029	798	902
Hamilton Mutual Ins Co ***	383	349	700	768	721	384	391	384	700	349	429	542	349	626
Harleysville LakeStates Ins Co	844	773	962	1464	1095	508	570	755	660	579	792	920	437	437
Hartford Accident & Indemnity	503	503	571	1074	692	369	503	511	571	550	602	510	503	520
Hartford Casualty Ins Co	664	664	754	1423	915	485	664	674	754	726	795	673	664	686
Hartford Fire Insurance Co	552	552	628	1156	759	404	552	561	628	603	661	560	552	571
Hartford Ins Co of the Midwest	699	585	856	1693	1153	577	616	622	856	645	795	750	585	661
Hartford Underwriters Ins Co	419	419	476	873	575	308	419	426	476	457	501	425	419	433
Hastings Mutual Insurance Co	442	403	716	1189	755	463	442	442	481	403	716	716	384	716
Homesite Ins Co of the Midwest	539	492	748	1184	536	445	492	445	436	509	578	748	509	669
Home Owners Insurance Co	584	550	826	1400	996	620	644	644	568	540	766	769	477	868
Horace Mann Insurance Co ***	539	539	849	2358	661	478	479	454	573	551	738	517	559	607
Liberty Mutual Fire Ins Co	803	698	1142	2088	840	649	698	649	629	722	869	1142	722	907

Example 3 (continued)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
Merastar Insurance Co.	407	553	839	939	587	370	370	370	322	370	559	839	559	686
Metropolitan Prop & Cas Ins	651	525	985	1286	892	557	572	593	611	498	750	865	525	788
Michigan Insurance Co	350	438	640	1060	606	384	404	384	420	404	538	706	384	522
Michigan Millers Mut Ins Co	509	565	966	1725	886	589	619	561	621	490	849	717	490	819
National Ben Franklin Ins Co **	1314	1143	1145	2733	767	666	666	666	735	763	666	1145	763	1145
Nationwide Mutual Fire Ins Co	1537	1339	2337	2981	1364	1187	1339	1187	1229	1311	1297	2337	1311	1901
Ohio Casualty Insurance Co	789	789	1416	2220	1735	1183	1198	1198	1273	1130	1203	1138	789	1594
Pacific Indemnity Co	1069	1515	1208	1715	1515	972	972	972	1208	1515	1208	1380	1069	1208
Pharmacists Mutual Ins. Co.	380	380	460	547	469	380	380	380	460	334	380	460	380	380
Pioneer State Mutual Ins Co +	540	497	521	801	795	497	507	795	521	474	795	497	474	507
Prudential Prop & Cas Ins Co	675	595	1095	1240	996	612	612	612	618	720	1048	896	595	762
Safeco Ins Co of America	1183	1077	1830	2761	2353	1215	1547	1453	1830	1558	1566	1727	1077	1847
Secura Insurance Company	705	660	1028	1749	629	605	574	629	660	660	629	874	574	874
Secura Supreme Ins. Co.	689	644	1012	1733	613	589	558	613	644	644	613	858	558	858
Sentry Insurance Company	352	352	566	735	566	403	403	403	452	352	403	517	352	494
State Auto Mutual Insurance Co	1530	1323	1573	4016	2182	1299	1354	1372	1363	1408	1730	1475	1323	1447
State Farm Fire & Casualty ++	665	580	940	1813	694	540	580	540	525	600	817	940	600	814
Tokio Marine & Fire Ins Co	547	496	602	704	496	496	496	496	602	496	496	496	496	496
Twin City Fire Insurance Co	664	664	754	1423	915	485	664	674	754	726	795	673	664	686
United Serv Auto Assoc ###	485	443	545	545	456	443	456	443	456	498	472	545	472	498
USAA Casualty Ins Co ###	561	511	632	632	526	511	526	511	526	576	547	632	547	576
Vigilant Insurance Co.	1730	1730	1379	1958	1730	1379	1379	1379	1379	1730	1379	1577	1730	1379
West American Ins Co	789	789	1416	2220	1735	1183	1198	1198	1273	1130	1203	1138	789	1594
Westfield Insurance Co	402	523	728	1439	838	537	553	493	728	622	614	673	419	645
Westport Insurance Corp	434	396	430	669	396	396	396	396	396	396	396	396	396	396

*May reflect variation in liability limit.

**May reflect variation in medical payment limit.

***May reflect variation in deductible amount.

+Different rates may apply in the same city depending on the exact location of the home. The **highest** rate for each territory is listed.

++Does not offer HO-3; rate is for more comprehensive HO-W policy.

++++At 80% replacement cost - all others are listed at 100% replacement cost.

Rated for age of dwelling

Does not accept new business

Only writes military, retired military, and family



EXAMPLE FOUR

A rental unit in a duplex, a rented house, an apartment or dormitory insured under a Homeowners Form 4 or an "HO-4" policy

A person who doesn't own the building, but wants liability protection and comprehensive protection against loss to personal property in a rented living space can be insured under an HO-4 policy.

An HO-4 does not provide coverage on the building or appurtenant structures, but provides other coverages similar to a homeowners policy. Personal property is covered against *named perils* and personal property losses are settled on the basis of *actual cash value*.

The amount of coverage on the face of the policy is \$40,000. The amounts in coverages B through G (see page 5) are provided *in addition to* the amount that would be paid for loss to the contents.

For example, if the insured suffers a loss of \$20,000 to his or her personal property, he or she could collect \$20,000 plus an amount necessary, up to the policy limit, for additional living expenses.

Example 4

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
AIU Insurance Company	249	249	384	425	276	236	236	236	420	236	236	351	236	356
Allied Property & Casualty Ins. Co.	355	355	426	531	414	345	345	365	408	351	383	531	355	420
Allstate Indemnity Co	565	880	1552	1552	565	565	565	565	565	565	880	1552	880	1552
Allstate Insurance Co #	565	880	1552	1552	565	565	565	565	565	565	880	1552	880	1552
American Bankers Ins Co of FL	503	503	503	503	503	503	503	503	503	503	503	503	503	503
American Fire & Cas Co	270	270	368	552	458	299	299	299	284	284	368	387	270	458
American Insurance Co.	246	246	246	303	246	246	246	246	246	246	246	246	246	246
AMEX Assurance Co	207	212	376	413	376	197	197	276	200	207	359	386	234	382
Amica Mutual Ins Co	108	108	131	153	108	108	108	108	131	108	108	108	108	108
Auto Club Group Ins Co !	186	186	177	474	476	186	195	287	195	186	379	398	211	177
Auto Owners Insurance Co	205	199	259	411	329	222	222	222	213	199	259	249	199	299
Automobile Ins Co of Hartford	253	246	280	349	233	233	233	233	280	246	233	233	246	233
Badger Mutual Insurance Co	279	279	359	488	359	279	279	279	279	279	279	279	279	279
Church Mutual Ins Co	222	222	311	311	222	222	222	222	311	222	222	222	222	222
Cincinnati Insurance Company	204	198	188	212	212	188	188	188	188	198	188	188	198	188
Citizen's Ins. Co. of America	179	179	260	311	281	158	168	168	189	189	240	352	174	199
Emcasco Insurance Co ****	250	228	275	275	275	228	228	228	275	228	228	228	228	228
Employers Mut Cas Ins Co ****	250	228	275	275	275	228	228	228	275	228	228	228	228	228
Farm Bureau Gen of MI	237	265	351	538	473	258	285	258	236	231	351	473	231	351
Federal Insurance Co	486	486	600	600	486	486	486	486	486	486	486	486	486	486
Fire Insurance Exchange	1711	1711	1688	2582	1688	1688	1688	1688	2618	1711	1688	1711	1711	1711
Frankenmuth Mutual Ins Co	215	215	426	426	426	235	226	233	220	224	289	426	211	397
Fremont Mutual Ins Co	195	239	260	521	521	217	260	217	260	174	217	260	184	260
Glens Falls Ins Co **	380	346	413	557	370	343	343	343	403	355	343	413	355	413
Grange Ins. Co. of Michigan	387	354	437	672	459	325	325	325	402	108	325	672	408	387
Great American Spirit Co	241	241	331	506	331	206	206	317	205	241	317	228	205	315
Great Northern Ins Co	312	312	383	383	312	312	312	312	383	312	312	312	312	312
Hamilton Mutual Ins Co ****	250	228	275	275	275	228	228	228	275	228	228	228	228	228
Hartford Casualty Ins Co	227	227	292	323	323	227	292	227	292	227	292	227	227	292
Hartford Fire Insurance Co	178	178	229	255	255	178	229	178	229	178	229	178	178	229
Hartford Ins Co of the Midwest	229	229	301	334	334	229	301	229	301	229	301	229	229	301
Hastings Mutual Insurance Co	223	215	272	341	341	210	210	210	210	215	272	272	215	272
Homesite Ins Co of the Midwest	385	350	564	786	372	339	350	339	356	359	388	564	359	687
Home-Owners Insurance Co	187	182	238	378	303	204	204	204	196	182	238	230	182	275
Horace Mann Insurance Co ****	158	158	225	376	154	135	135	135	149	151	157	170	151	149
Harleysville LakeStates Ins Co	382	346	513	786	466	366	331	376	346	315	466	490	315	490
Liberty Mutual Fire Ins Co	251	251	461	461	290	251	251	251	290	251	251	461	251	452
Merastar Insurance Co.	207	245	456	443	348	207	207	207	266	207	333	456	333	443
Metropolitan Prop & Cas Ins	180	157	284	336	309	157	174	196	182	174	281	249	157	268
Michigan Insurance Co	118	150	224	378	212	130	138	130	144	138	186	248	130	180
Michigan Millers Mut Ins Co	471	454	626	709	454	474	454	454	504	454	504	626	454	626

Example 4 (continued)

Companies	CHE	CLA	DEA	DET	FLI	GRA	KAL	LAN	LIV	MAR	SAG	SFLD	TCTY	WAR
National-Ben Franklin Ins Co**	380	346	413	557	370	343	343	343	403	355	343	413	355	413
Nationwide Mutual Fire Ins Co****	329	306	541	624	356	306	306	306	356	306	306	541	306	541
Ohio Casualty Insurance Co	291	291	395	594	491	322	322	322	305	305	395	414	291	491
Pacific Indemnity Co	414	414	512	512	414	414	414	414	512	414	414	414	414	414
Pharmacists Mutual Ins. Co.	240	240	463	463	240	240	240	240	463	240	240	240	240	240
Pioneer State Mutual Ins Co !	194	198	199	294	260	190	194	260	199	189	260	190	189	190
Prudential Prop & Cas Ins Co	232	232	308	554	319	257	257	257	279	232	298	285	232	308
Safeco Ins Co of America	295	268	346	410	410	268	268	268	346	268	378	268	268	410
Secura Insurance Company	293	285	374	561	252	252	239	252	277	285	252	346	246	346
Secura Supreme Ins. Co.	293	285	374	561	252	252	239	252	277	285	252	346	246	346
Sentry Insurance Company	160	160	214	214	214	153	153	153	192	160	153	192	160	214
State Auto Mutual Insurance Co	354	354	398	398	354	354	354	354	398	354	354	354	354	354
State Farm Fire & Casualty	192	192	354	354	221	192	192	192	221	192	192	354	192	354
Tokio Marine & Fire Ins Co	315	284	371	434	284	284	284	284	371	284	284	284	284	284
Twin City Fire Insurance Co	227	227	292	323	323	227	292	227	292	227	292	227	227	292
United Serv Auto Assoc ## & *	161	161	161	161	161	161	161	161	161	161	161	161	161	161
USAA Casualty Ins Co ## & *	190	190	190	190	190	190	190	190	190	190	190	190	190	190
Vigilant Insurance Co.	486	486	600	600	486	486	486	486	486	486	486	486	486	486
West American Ins Co	291	291	395	594	491	322	322	322	305	305	395	414	291	491
Westfield Insurance Co	177	177	197	197	177	177	177	177	197	177	177	177	177	177
Westport Insurance Corp	209	190	204	347	190	190	190	190	190	190	190	190	190	190

*May reflect variation in limits and/or liability limits.

**May reflect variation in medical payment limit.

***Minimum coverage \$50,000

****May reflect variation in deductible amount

Does not accept new business

Only writes military, retired military, and family

! Different rates may apply in the city, depending on exact location of property

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